Case 18-10438-TPA Doc 26 Filed 06/06/18 Entered 06/07/18 00:51:53 Desc Imaged

I 	Certificate of Notice	Page 1 of 4
Information to	identify the case:	
Debtor 1	Phillip L Blair	Social Security number or ITIN xxx-xx-0769
	First Name Middle Name Last Name	EIN
Debtor 2	Rhonda S Blair	Social Security number or ITIN xxx-xx-2325
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bank	cruptcy Court WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 5/4/18
Case number: 18	3–10438–TPA	

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Phillip L Blair	Rhonda S Blair
2.	All other names used in the last 8 years		
3.	Address	518 Bessemer Avenue Grove City, PA 16127	518 Bessemer Avenue Grove City, PA 16127
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740 Date: 6/4/18

For more information, see page 2

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Debtor Phillip L Blair and Rhonda S Blair

Case number 18-10438-TPA

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	•	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/17/18	
required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/13/18	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/31/18	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/17/18 at 10:00 AM , Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Phillip L Blair Rhonda S Blair Debtors Case No. 18-10438-TPA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1 User: aala Page 1 of 2 Date Rcvd: Jun 04, 2018 Form ID: 3091 Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 06, 2018.
                +Phillip L Blair, Rhonda S Blair, 518 Bessemer Avenue,
+James A. Prostko, Phelan Hallinan Diamond & Jones, LLP,
555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
                                                                                   Grove City, PA 16127-1832
db/jdb
aty
                                                                                    Omni William Penn Office Tower,
                 +James Warmbrodt,
aty
                                      KML Law Group, P.C., 701 Market Street,
                                                                                        Suite 5000,
                   Philadelphia, PA 19106-1541
                 +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
aty
                 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C.,
                                                                                          845 N. Lincoln Ave.,
cr
                  Pittsburgh, PA 15233-1828
14826980
                 +Ccs / First National Bank,
                                                  500 East 60th Street North,
                                                                                   Sioux Falls, SD 57104-0478
                 +Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886-1359
14826983
                 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14826991
                 State Farm Bank, F.S.B., Attn Credit Reporting,
14826993
                                                                            Bloomington, IL 61702
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dan@mrdebtbuster.com Jun 05 2018 01:54:27 Daniel P. Foster,
                 Foster Law Offices, PO Box 966, Meadville, PA 16335
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2018 01:54:47 Pennsylvan
Department 280946, P.O. Box 280946
                                                                                           Pennsylvania Dept. of Revenue,
smg
                 Harrisburg, PA 17128-0946
+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 05 2018 01:54:57
ust.
                   Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                   Pittsburgh, PA 15222-3721
                 +EDI: TSYS2.COM Jun 05 2018 05:43:00
                                                           Barclays Bank Delaware, Po Box 8803,
14826977
                   Wilmington, DE 19899-8803
                 +EDI: CAPITALONE.COM Jun 05 2018 05:43:00
                                                                    Capital One,
                                                                                    Po Box 30253,
14826978
                   Salt Lake City, UT 84130-0253
14826979
                 +EDI: CAPITALONE.COM Jun 05 2018 05:43:00
                                                                  Capital One / Dress Barn, Po Box 30258,
                   Salt Lake City, UT 84130-0258
14826981
                 +EDI: CHASE.COM Jun 05 2018 05:43:00
                                                                             Po Box 15298,
                                                                                               Wilmington, DE 19850-5298
                                                               Chase Card,
                 +EDI: CITICORP.COM Jun 05 2018 05:43:00
                                                                 Citi,
                                                                          Po Box 6241, Sioux Falls, SD 57117-6241
14826982
                                                               Comenity Bank / Christopher Bank,
                 +EDI: WFNNB.COM Jun 05 2018 05:43:00
14826984
                                                                                                      Po Box 182789,
                   Columbus, OH 43218-2789
                 +EDI: WFNNB.COM Jun 05 2018 05:43:00
14826985
                                                               Comenity Capital Bank / Boscov, Po Box 182120,
                   Columbus, OH 43218-2120
14826986
                 +EDI: RCSFNBMARIN.COM Jun 05 2018 05:43:00 Credit One Bank Na, Po Box 98875,
                   Las Vegas, NV 89193-8875
                  EDI: DISCOVER.COM Jun 05 2018 05:43:00
14826987
                                                                  Discover Financial Services LLC, Po Box 15316,
                   Wilmington, DE 19850
                 EDI: DISCOVER.COM Jun 05 2018 05:43:00
PO Box 3025, New Albany, OH 43054-3025
+EDI: TSYS2.COM Jun 05 2018 05:43:00 Dsr
14830939
                                                                 Discover Bank, Discover Products Inc,
                                                             Dsnb Macys, Po Box 82
Kohls / Capital One,
14826988
                                                                             Po Box 8218, Mason, OH 45040-8218
                  EDI: CBSKOHLS.COM Jun 05 2018 05:43:00
14826989
                   N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
                 +EDI: MERRICKBANK.COM Jun 05 2018 05:43:00
14826990
                                                                     Merrick Bank Corporation, Po Box 9201,
                   Old Bethpage, NY 11804-9001
                 +EDI: PRA.COM Jun 05 2018 05:43:00
14827713
                                                            PRA Receivables Management, LLC, PO Box 41021,
                 Norfolk, VA 23541-1021
+EDI: SEARS.COM Jun 05 2018 05:43:00
14826992
                                                               Sears / Cbna, Po Box 6282,
                   Sioux Falls, SD 57117-6282
                 +EDI: RMSC.COM Jun 05 2018 05:43:00
14826994
                                                              Syncb / Amazon, Po Box 965015,
                   Orlando, FL 32896-5015
                 +EDI: RMSC.COM Jun 05 2018 05:43:00
                                                              Syncb / American Eagle, Po Box 965005,
14826995
                   Orlando, FL 32896-5005
14826996
                 +EDI: RMSC.COM Jun 05 2018 05:43:00
                                                              Syncb / American Eagle Dc, Po Box 965005,
                   Orlando, FL 32896-5005
                 +EDI: RMSC.COM Jun 05 2018 05:43:00
14826997
                                                              Syncb / JCPenney,
                                                                                   Po Box 965007,
                   Orlando, FL 32896-5007
                 +EDI: RMSC.COM Jun 05 2018 05:43:00
+EDI: RMSC.COM Jun 05 2018 05:43:00
14826998
                                                              Syncb / Lowes,
                                                                                Po Box 956005,
                                                                                                   Orlando, FL 32896-0001
                                                              Syncb / Old Navy DC, Po Box 965005,
14826999
                  Orlando, FL 32896-5005
                                                              Syncb / Walmart Dc, Po Box 965024,
14827000
                 +EDI: RMSC.COM Jun 05 2018 05:43:00
                   Orlando, FL 32896-5024
                 +EDI: CITICORP.COM Jun 05 2018 05:43:00
14827001
                                                              The Home Depot / Cbna, Po Box 6497,
                   Sioux Falls, SD 57117-6497
                                                                                                       TOTAL: 26
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***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
PNC BANK, NATIONAL ASSOCIATION

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District/off: 0315-1 User: aala Page 2 of 2 Date Rcvd: Jun 04, 2018

Form ID: 309I Total Noticed: 36

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2018 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Rhonda S Blair dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com

Daniel P. Foster on behalf of Debtor Phillip L Blair dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com James A. Prostko on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION pawb@fedphe.com,

james.prostko@phelanhallinan.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7